

**IN THE CLAIMS**

Please amend the claims as follows:

b1 15. (Twice Amended) A method of processing an electronic check, comprising:  
receiving an electronic check encrypted using a one-time pad at a business;  
transmitting an encrypted first copy of said electronic check to a payor's bank and an encrypted second copy of said electronic check to a payee's bank;  
decoding said encrypted first copy of said electronic check at said payor's bank using a copy of said one-time pad;  
authenticating said electronic check;  
transmitting said encrypted first copy of said electronic check over an unsecure communication link to a clearinghouse with a payment authorization;  
transmitting said encrypted second copy of said electronic check over an unsecure communication link to said clearinghouse;  
comparing said encrypted first copy of said electronic check that has been transmitted over an unsecure communication link to said encrypted second copy of said electronic check that has been transmitted over an unsecure communication link; and  
responsive to determining that said encrypted first copy of said electronic check matches said encrypted second copy of said electronic check and that the payment authorization has been received, processing a transaction transferring funds from said payor's bank to said payee's bank.

16. (Canceled)

17. (Canceled)

2 18. (Not elected) A method of securing transmission of a global transponder location, comprising:  
receiving a request packet via a cellular communications link to said global transponder;

encrypting a data packet containing a latitude and a longitude for a location of said global transponder using a one-time pad containing within said global transponder; and  
transmitting said encrypted data packet to a central computer over said cellular communications link.

19. (Not elected) The method of claim 18, wherein said step of encrypting a data packet further comprises:

locating an identifier within said request packet;  
comparing said identifier to a plurality of identifiers in said global transponder, wherein identifier within said plurality of identifiers is associated with a sheet within said one-time pad;  
responsive to determining that said identifier within said request packet does not match any identifier within said plurality of identifiers, terminating said cellular communications link; and  
responsive to determining that said identifier within said request packet matches an identifier within said plurality of identifiers, encrypting said data packet using a sheet within said one-time pad associated with said matching identifier.

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20. (Not elected) A global transponder, comprising:  
a processor connected to a memory containing a one-time pad;  
a cellular modem connected to said processor and an antenna;  
a GPS chip set connected to said processor and said antenna, said GPS chip set providing GPS fix data to said processor,  
wherein said processor, responsive to receiving a call through said cellular modem, encrypts said GPS fix data using said one-time pad for transmission via said cellular modem.

D3  
31. (Not elected) A global transponder, comprising:  
a processor connected to a memory containing a one-time pad;  
a cellular modem connected to said processor and an antenna;

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a GPS chip set connected to said processor and said antenna, said GPS chip set providing GPS fix data to said processor,

wherein said processor, responsive to receiving a call through said cellular modem, encrypts said GPS fix data using said one-time pad for transmission via said cellular modem.

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